Fill in this information to identify the case:	
Debtor 1 Robert Reynolds	
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the: Eastern District of Michigan	
Case number _1930405	
055.15	
Official Form 410S1	
Notice of Mortgage Payment Cha	ange 12/15
If the debtor's plan provides for payment of postpetition contractual instal debtor's principal residence, you must use this form to give notice of any as a supplement to your proof of claim at least 21 days before the new pay	changes in the installment payment amount. File this form
Name of creditor: Wells Fargo Bank, N.A.	Court claim no. (if known): ⁷
	Date of payment change: Must be at least 21 days after date
	of this notice 06/01/2020
	New total payment: Principal interest and occrew if any \$988.74
Last 4 digits of any number you use to	Principal, interest, and escrow, if any
identify the debtor's account: 9 3 1 2	
Part 1: Escrow Account Payment Adjustment	
Will there be a change in the debtor's escrow account paymen	t?
Yes. Attach a copy of the escrow account statement prepared in a form for the change. If a statement is not attached, explain why:	consistent with applicable nonbankruptcy law. Describe the basis
Current escrow payment: \$ 416.28	New escrow payment: \$ 418.27
Part 2: Mortgage Payment Adjustment	
2. Will the debtor's principal and interest payment change based	on an adjustment to the interest rate on the debtor's
variable-rate account? ✓ No	
Yes. Attach a copy of the rate change notice prepared in a form consiste attached, explain why:	ent with applicable nonbankruptcy law. If a notice is not
Current interest rate:%	New interest rate:%
Current principal and interest payment: \$	New principal and interest payment: \$
Part 3: Other Payment Change	
3. Will there be a change in the debtor's mortgage payment for	a reason not listed above?
✓ No	a reason not nated above.
Yes. Attach a copy of any documents describing the basis for the char (Court approval may be required before the payment change can take effect.) Reason for change:	nge, such as a repayment plan or loan modification agreement.
Current mortgage payment: \$	New mortgage payment: \$

Debtor 1	Robert Reynolds			Case number (if known) 1930405	
Debior 1	First Name	Middle Name	Last Name	Caco Harrison (www.m)	

Part 4:	Sign Here				
The perso	on completing th	nis Notice must sign i	t. Sign and print y	our name and	your title, if any, and state your address and telephone number.
Check the	appropriate bo	DX.			
🛭 la	m the creditor.				
Па	m the creditor's	authorized agent.			
informati	on, and reaso		nformation prov	ided in this c	laim is true and correct to the best of my knowledge,
x /s/Ta	avon Taylor				Date
Signat	ure LOR,TAVON				VP Loan Documentation
Firs	t Name	Middle Name	Last Name		Title
Company	Wells Fargo Bar	nk, N.A.			
Address	MAC N9286-01	Y			
	Number	Street			-
	1000 Blue Genti	ian Road			
	Address 2				-
	Eagan		MN	55121-7700	
	City		State	ZIP Code	-
Onnto at a	hana 800-274-	7025			NoticeOfPaymentChangeInquiries@wellsfargo.com
Contact p	none				Fmail

Escrow Review Statement

For informational purposes only

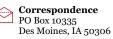
Statement Date: Loan number: Property address: 2313 HIDDEN TRL BURTON MI 48519-1369 April 9, 2020

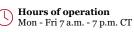
ROBERT REYNOLDS ALIA W REYNOLDS 2313 HIDDEN TRAIL **BURTON MI 48519**

Customer Service

Online wellsfargo.com







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We accept telecommunications relay service calls

PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the $loan\ and\ are\ provided\ for\ informational\ purposes\ only.$

These amounts are governed by the terms of the loan unless otherwise reduced by an order of the bankruptcy court. Because the amounts billed for the escrow items can change over time, we review the escrow account at least once per year to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

Here's what we found:

- Required Minimum Balance: The escrow account balance is projected to fall below the required minimum balance. This means there is a shortage.
- Payments: As of the June 1, 2020 payment, the contractual portion of the escrow payment increases.

The escrow account has a shortage of \$132.43

Part 1 - Mortgage payment

Option 1

Pay the shortage amount over 12 months Provious payment through New payment haginning with

	05/01/2020 payment date	the 06/01/2020 payment
Principal and/or interest	\$570.47	\$570.4 7
Escrow payment	\$416.28	\$429.31
Total payment amount	\$986.75	\$999.78

Option 1: No action required

Starting **June 1, 2020** the new contractual payment amount will be \$999.78

Option 2

Pay the shortage amount of \$132.43

Previous payment through New payment beginning with 05/01/2020 payment date the 06/01/2020 payment

Principal and/or interest	\$570.47	\$570.47
Escrow payment	\$416.28	\$418.2 7
Total payment amount	\$986. 75	\$988.74

Option 2: Pay shortage in full

Starting **June 1**, **2020** the new contractual payment amount will be \$988.74

See Page 2 for additional details.



Note: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this coupon is being provided for informational purposes only. If your Chapter 13 plan calls for your Chapter 13 Trustee to make the on-going post-petition mortgage payments, please contact your attorney or the Trustee's office before directly sending any amounts relating to this escrow shortage

ROBERT REYNOLDS ALIA W REYNOLDS

If you choose to pay the shortage in full as referenced in Option 2, detach this coupon and mail it along with a check for \$132.43 to the address that appears on this coupon.

This payment must be received no later than **June 1, 2020**.

Wells Fargo Home Mortgage PO Box 10394 Des Moines, IA 50306-0394

Part 2 - Payment calculations

For the past review period, the amount of the escrow items was \$578.35. For the coming year, we expect the amount paid from escrow to be \$5,019.29.

How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the amounts by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods up through the date of the analysis.

Escrow comparison

	06/18 - 05/19 (Actual)	03/19 - 02/20 (Actual)	12/19 - 04/20 (Actual)	06/20 - 05/21 (Projected)		# of months		New monthly escrow amount
Property taxes	\$2,311.10	\$2,363.93	\$578.35	\$2,363.93	÷	12	=	\$196.99
Property insurance	\$2,597.01	\$2,655.36	\$0.00	\$2,655.36	÷	12	=	\$221.28
Total taxes and insurance	\$4,908.11	\$5,019.29	\$578.35	\$5,019.29	÷	12	=	\$418.27
Escrow shortage	\$51.19	\$0.00	\$45.33	\$132.43	÷	12	=	\$11.04**
Total escrow	\$4,959.30	\$5,019.29	\$623.68	\$5,151.72	÷	12	=	\$429.31

^{**}This amount is added to the payment if Option 1 on page 1 is selected.

Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance December, 2020	\$524.56	(Calculated in Part 3 - Escrow account projections table)
Bankruptcy adjustment [*]	\$179.55	
Minimum balance for the escrow account [†]	\$836.54	(Calculated as: \$418.27 X 2 months)
Escrow shortage =	-\$132.43	

[†]This adjustment of \$179.55, is the remaining amount of the pre-petition escrow shortage included in our proof of claim being paid through the confirmed bankruptcy plan.

The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance. To calculate the cash reserve for the escrow account, we add the yearly escrow payments, and divide by 12. We take this amount and multiply it by 2 as allowed by state laws and/or the mortgage contract to determine the cash reserve.

Part 3 - Escrow account projections

Escrow account projections from June, 2020 to May, 2021

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
May 2020			Starting balance	\$2,615.96	\$2,927.94
Jun 2020	\$418.27	\$0.00		\$3,034.23	\$3,346.21
Jul 2020	\$418.27	\$0.00		\$3,452.50	\$3,764.48
Aug 2020	\$418.27	\$0.00		\$3,870.77	\$4,182.75
Sep 2020	\$418.27	\$1,785.58	BURTON CITY	\$2,503.46	\$2,815.44
Oct 2020	\$418.27	\$0.00		\$2,921.73	\$3,233.71
Nov 2020	\$418.27	\$2,655.36	NATIONWIDE INS	\$684.64	\$996.62
Dec 2020	\$418.27	\$578.35	BURTON CITY	\$524.56	\$836.54
Jan 2021	\$418.27	\$0.00		\$942.83	\$1,254.81
Feb 2021	\$418.27	\$0.00		\$1,361.10	\$1,673.08
Mar 2021	\$418.27	\$0.00		\$1,779.37	\$2,091.35
Apr 2021	\$418.27	\$0.00		\$2,197.64	\$2,509.62
May 2021	\$418.27	\$0.00		\$2,615.91	\$2,927.89
Totale	\$5.010.24	\$5,010,20	_		

Part 4 - Escrow account history

Escrow account activity from December, 2019 to May, 2020

	Deposits to escrow			Payn	nents from es	crow		Escrow balance			
Date	Actual	Projected	Difference	Actual	Projected	Difference	Description	Actual	Projected	Difference	
Dec 2019							Starting Balance	-\$3,383.31	\$979.86	-\$4,363.17	
Dec 2019	\$0.00	\$412.50	-\$412.50	\$578.35	\$567.36	\$10.99	BURTON CITY	-\$3,961.66	\$825.00	-\$4,786.66	
Jan 2020	\$0.00	\$412.50	-\$412.50	\$0.00	\$0.00	\$0.00		-\$3,961.66	\$1,237.50	-\$5,199.16	
Feb 2020	\$1,625.88	\$412.50	\$1,213.38	\$0.00	\$0.00	\$0.00		-\$2,335.78	\$1,650.00	-\$3,985.78	
Mar 2020	\$818.02	\$412.50	\$405.52	\$0.00	\$0.00	\$0.00		-\$1,517.76	\$2,062.50	-\$3,580.26	
Apr 2020 (estimate)	\$3,717.44	\$412.50	\$3,304.94	\$0.00	\$0.00	\$0.00		\$2,199.68	\$2,475.00	-\$275.32	
May 2020 (estimate)	\$416.28	\$412.50	\$3.78	\$0.00	\$0.00	\$0.00		\$2,615.96	\$2,887.50	-\$271.54	
Totals	\$6,577,62	\$2,475,00	\$4.102.62	\$578.35	\$567.36	\$10.99	<u>"</u>				